

Bank At Work – Special Bank Packages for



Take advantage of a wide range of financial services with special rates and benefits through our Bank at Work program.¹ We're here to help you – let us take care of all your personal banking needs.

PRODUCTS & FEATURES

Bank at Work Checking

- Checking with interest
- No minimum balance requirement
- No monthly service charges²
- Free Bank at Work duplicate checks
- No First Citizens charge on two non-First Citizens ATM transactions³ each statement cycle
- No-monthly-fee Visa[®] Debit Card
- Overdraft protection options

Insurance Services⁴

- Free quotes and analysis on home and auto insurance from our licensed insurance experts

Bank at Work Savings

- No minimum balance
- No monthly service charges
- Preferred rates on certificates of deposit (CDs)

Ready to get started?

REBECCA HARDWICK

Conway Office

Financial Sales Manager

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Mortgages⁵

- \$500 toward closing costs on a First Citizens mortgage

Other Services

- Free 3" x 5" safe deposit box or a credit toward the annual rental fee on a larger box (subject to availability)
- Free access to Online Banking with Bill Pay
- Great rates on EquityLines
- Free traditional traveler's checks, cashier's checks, money orders and notary services (where available)

First Citizens Rewards[®] Visa Credit Card

- Competitive rate
- Earn one point for every dollar you spent on qualifying purchases⁶
- Redeem points for gift cards, travel, merchandise, cash back and more
- Optional upgrade to the higher tier of First Citizens Rewards to earn 50% more points⁷

¹ This offer is limited to one Bank at Work checking account per participant. It is valid as long as direct deposit of your pay from your employer is maintained with First Citizens. This offer may be withdrawn or changed at any time without notice. Other restrictions and fees may apply.

² The following qualifiers are in place to avoid fees on Bank at Work checking: Customer must maintain direct deposit of pay into the Bank at Work checking account (at least one direct deposit per month is required) and the customer's employer must remain an active participant in the Bank at Work program.

³ Service fees may apply for transactions at non-First Citizens ATMs.

⁴ Insurance products are not insured by the FDIC or any federal government agency and are not a deposit or other obligation of, or guaranteed by, any bank or bank affiliate.

⁵ Only one Bank at Work credit allowed per loan. The credit is only intended for the refinance or purchase of a primary home and excludes Money Saver Mortgages. The Bank at Work credit is not available on construction loans.

⁶ Qualifying purchases are defined as gross retail purchases less any returns or credits.

⁷ Optional enrollment involves an annual rewards membership fee of \$50, which will be applied to your First Citizens Rewards Visa Card upon enrollment. Account openings and credit are subject to Bank approval. Bank at Work is available to companies with 10 employees or more.

Other restrictions and fees may apply. Member FDIC. Equal Housing Lender 